



Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

June 11, 2009

FILED

VIA CERTIFIED MAIL – 7005 1820 0006 4358 8528

JUL 13 2009

Mr. Calvin Wheeler
2330 Scenic Highway, Suite 111
Snellville, Georgia 30078

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance (“Department”) hereby orders you, Calvin Wheeler, to cease and desist from engaging in activities in violation of O.C.G.A. § 7-1-1000 et seq., the Georgia Residential Mortgage Act (“GRMA”). O.C.G.A. § 7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that you violated O.C.G.A. § 7-1-1002 by engaging in residential mortgage broker/lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). However, within this thirty-day period you may provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If the Order becomes final, a licensed mortgage broker or mortgage lender will be prohibited for a period of five years from employing you to perform any functions governed by the Georgia Residential Mortgage Act. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not required to be licensed by this Department. Should you have any questions concerning this matter, please direct them to Felicia Faison-Holmes, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division